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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/533,445	11/14/2005	Ran Zilberman	ZILBERMAN1	1818
1444	7590	05/12/2009	EXAMINER	
BROWDY AND NEIMARK, P.L.L.C.			TRAN, HAI	
624 NINTH STREET, NW				
SUITE 300			ART UNIT	PAPER NUMBER
WASHINGTON, DC 20001-5303			3694	
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			05/12/2009	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/533,445	ZILBERMAN, RAN	
	Examiner	Art Unit	
	HAI TRAN	3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 01 April 2009.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1,3-14,32,34-41 and 44-52 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1,3-14,32,34-41, and 44-52 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____ .
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)	5) <input type="checkbox"/> Notice of Informal Patent Application
Paper No(s)/Mail Date _____.	6) <input type="checkbox"/> Other: _____ .

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on April 1, 2009 has been entered.

2. This is the communication in response to the Amendment/Remarks filed on April 1, 2009 for application, titled: "Electronic Interpretation of Financials".

3. Claims 2, 15-31, 33, and 42-43 have been cancelled. Claims 1, 4-5, 39-41, and 44-47 have been amended. New claims 49-52 have been added.

4. Accordingly, claims 1, 3-14, 32, 34-41, and 44-52 are pending in this application and have been examined.

Priority

5. This application is a 371 of PCT/IL03/00897, filed 10/30/2003, which claims the benefit of U.S. Provisional Patent Application No. 60/422,141, filed 10/30/2002.

Response to Arguments

6. Applicant's arguments with respect to claims 1, 3-14, 32, 34-41, and 44-52 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

8. Claims 1, 3-14, 32, 34-41, and 44-52 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hamilton (U.S. Patent No. 6,968,316) ("Hamilton") in view of Paquette (U.S. Patent No. 6,850,897) ("Paquette").

Examiner's Note: Examiner has cited particular columns and line numbers in the references as applied to the claims for the convenience of the applicant.

Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the responses, to fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

9. **With respect to claim 1**, Hamilton teaches a method of electronically analyzing primarily financials of an entity, comprising:

receiving primarily financial inputs related to an entity (see Hamilton, Figure 2/element 100, col. 8, lines 39-26 of col. 9); and

for at least one predetermined relationship (see Paquette, Figure 2 "relationship calculation"):

determining based on at least one criterion whether or not to evaluate said predetermined relationship,

if the step of determining determines that said predetermined relationship is not to be evaluated, applying the step of determining a next one of said at least one predetermined relationships or ending the analysis,

if the step of determining determines that said predetermined relationship is to be evaluated, then for said predetermined relationship performing the steps of (see Paquette, col. 3, lines 60-41 of col. 5; Figure 2 “relationship calculation”):

looking up which at least two variables are linked to said predetermined relationship (see Paquette, col. 5, lines 43-57),

determining values of said at least two linked variables based directly or indirectly on said inputs (see Paquette, col. 5, lines 43-57),

evaluating said predetermined relationship using said determined values (see Paquette, col. 5, lines 29-42),

selecting less than all interpretative paragraphs associated with said relationship based on results of said evaluating (see Hamilton, col. 9, lines 27-25 of col. 20; Figures 3A-C, and Tables 1-25),

adapting at least one of said selected less than all paragraphs to include at least part of said determined values (see Hamilton, col. 8, lines 40-26 of col. 9; Figure 2/elements 100-800), and

outputting said selected less than all paragraphs (see Hamilton, col. 8, lines 40-26 of col. 9; Figure 2/elements 100-800).

Hamilton teaches a system and method for generating a narrative financial analysis of a financial statement of a business entity including calculating financial

values based on the received financial information, but does not explicitly teach the predetermined relationship determination. However, Paquette teaches a method and system for calculation of relationship using different financial variables. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Hamilton with Paquette to offer an improved system that can calculate and determine the financial relationships features to customers.

10. **With respect to claim 3**, Hamilton teaches wherein said determining includes: computing each value of said at least two variables from at least one of said received inputs (see Hamilton, Figure 2/element 300 and description, Table 3, col. 11, lines 34-40).

11. **With respect to claim 4**, Hamilton does not teach such feature. However, Doerr teaches wherein the at least one criterion is a test of significance of the relationship, and the step of determining based on at least one criterion determines that a relationship is not to be evaluated if the test of significance is not passed (see Paquette, col. 3, lines 60-57 of col. 5; Figure 2 “relationship calculation”). One of ordinary skill in the art would have combined the teachings of Hamilton and Paquette to offer an improved system with predetermined relationship determination feature to customers.

12. **With respect to claim 5**, Hamilton does not teach such feature. However, Paquette teaches wherein the at least one criterion includes a user specified criteria,

and the step of determining based on at least one criterion determines that a relationship is not to be evaluated if the user specified criteria are not fulfilled (see Paquette, col. 3, lines 60-57 of col. 5; Figure 2 “Revenue Growth and Profitability”, “operating Leverage and Profitability”, “Equity Financing of Total Asset and Profitability”). One of ordinary skill in the art would have combined the teachings of Hamilton and Paquette to offer an improved system with predetermined relationship determination feature to customers.

13. **With respect to claim 6,** Hamilton teaches wherein said relationship is part of a sequence of evaluated relationships and said sequence corresponds to a predetermined order (see Hamilton, Figure 2/all elements and description).

14. **With respect to claim 7,** Hamilton teaches wherein said relationship is part of a sequence of evaluated relationships and said sequence conforms to criteria specified by a user (see Hamilton, Figure 2/all elements and description).

15. **With respect to claim 8,** Hamilton teaches wherein said inputs includes inputs relating to a predetermined period and corresponding inputs related to a period preceding said predetermined period (see Hamilton, Figure 2/element 500 and description).

16. **With respect to claim 9,** Hamilton teaches wherein said inputs include inputs for said entity and corresponding inputs for an industry which includes said entity and/or corresponding inputs for a competitor of said entity or entity other than said entity (see Hamilton, Figure 2/element 300 and description).

17. **With respect to claim 10,** Hamilton teaches further comprising: outputting graphics illustrating said relationship (see Hamilton, Figures 4I-J and description).

18. **With respect to claim 11,** Hamilton teaches wherein an appearance of said graphics is dependent on which of said interpretive paragraphs are selected (see Hamilton, Figures 4I-J and description).

19. **With respect to claim 12,** Hamilton teaches wherein evaluating said relationship includes: comparing magnitude of values determined for at least two variables for said entity which are linked to said predetermined relationship, with one another (see Hamilton, Table 3, col. 11, lines 34-40, and Doerr, col. 5, lines 17-20).

20. **With respect to claim 13,** Hamilton teaches wherein evaluating said relationship includes: comparing magnitudes of said determined values against predetermined levels (see Hamilton, Figure 2/element 500).

21. **With respect to claim 14,** Hamilton teaches wherein evaluating said relationship includes: verifying that values of all said at least two linked variables have been evaluated (see Hamilton, Figure 2/elements 300-500).

22. **With respect to claim 32,** Hamilton teaches that wherein said selected less than all paragraphs are no paragraphs and therefore zero paragraphs are outputted (see Hamilton, col. 20, lines 26-42, Figures 4A-4J; col. 8, lines 40-26 of col. 9; Figure 2/elements 700-800).

23. **With respect to claim 34,** Hamilton teaches wherein said receiving includes: receiving said primarily financial inputs from an Internet site (see Hamilton, Figure 1).

24. **With respect to claim 35,** Hamilton teaches that wherein said outputting includes: if results of said evaluating are significant, outputting at least one of said selected less than all paragraphs towards the top of a report on said entity (see Hamilton, col. 20, lines 26-42, Figures 4A-4J; col. 8, lines 40-26 of col. 9; Figure 2/elements 700-800).

25. **With respect to claim 36,** Hamilton teaches that further comprising: ranking at least one of said values (see Hamilton, Figure 2/element 400); and adapting or reordering at least one of said selected less than all paragraphs based on said rank

(see Hamilton, col. 20, lines 26-42, Figures 4A-4J; col. 8, lines 40-26 of col. 9; Figure 2/elements 700-800).

26. **With respect to claim 37**, Hamilton teaches checking the primarily financial inputs for accuracy (see Hamilton, col. 11, lines 24-27 “user identifies the accuracy of the financial statements”).

27. **With respect to claim 38**, this claim is similar to claims 1, 12 and 13 and has the same elements and limitations. Hence, it is rejected under the same rationale provided in claims 1, 12 and 13.

28. **With respect to claim 39**, this claim is similar claims 1, 3 and 14 and has the same elements and limitations. Hence, it is rejected under the same rationale provided in claims 1, 3 and 14.

29. **With respect to claim 48**, Hamilton teaches wherein said selecting or adapting is influenced by a user-specified criterion, and therefore presentation of at least outputted paragraph varies depending on said user-specified criterion (see Hamilton, col. 8, lines 40-26 of col. 9; Figure 2/elements 100-800).

30. **With respect to claim 40-41, 44-47 and 49-52**, these claims include the necessary processors, apparatus and computer readable programs for implementing

the method claims 1, 3-14, 32, 34-39 and 48 and have the same elements and limitations. Hence, they are rejected under the same rationale provided in claims 1, 3-14, 24, 32, 34-39 and 48.

Conclusion

31. Claims 1, 3-14, 32, 34-41, and 44-52 are rejected.
32. Any inquiry concerning this communication or earlier communications from the examiner should be directed to HAI TRAN whose telephone number is (571)272-7364. The examiner can normally be reached on M-F, 9-4 PM.
33. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.
34. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/H. T./
Examiner, Art Unit 3694

/James P Trammell/
Supervisory Patent Examiner, Art Unit 3694